

**Fill in this information to identify the case:**

Debtor 1 DAVID FAKO

Debtor 2 KELLEY FAKO  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)

Case Number: 20-70019JAD

**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

Name of creditor: FEDERAL HOME LOAN MORTGAGE CORP - Court claim no. (if known): 7

Last 4 digits of any number you use to identify the debtor's account 2 2 4 4

Property Address: 12 HARMONY DR  
INDIANA PA 15701

**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>1,961.72</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>1,961.72</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>1,961.72</u>

**Part 3: Postpetition Mortgage Payment**

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$1,942.97

The next postpetition payment is due on

4 / 1 / 2025  
MM / DD / YYYY Mortgage is paid directly by the debtor(s).


Debtor 1 DAVID FAKO  
Name

Case number (if known) 20-70019JAD

**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour  
Signature

Date 02/27/2025

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **DAVID FAKO**  
Name

Case number (if known) **20-70019JAD**

### Disbursement History

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE ARR. (Part 2 (b))</u></b>				
11/24/2020	1179916	SPECIALIZED LOAN SERVICING LLC*	AMOUNTS DISBURSED TO CREDITOR	702.39
01/25/2021	1185856	SPECIALIZED LOAN SERVICING LLC*	AMOUNTS DISBURSED TO CREDITOR	816.77
02/22/2021	1188973	SPECIALIZED LOAN SERVICING LLC*	AMOUNTS DISBURSED TO CREDITOR	442.56
				<u>1,961.72</u>

### **MORTGAGE REGULAR PAYMENT (Part 3)**

08/25/2020	1170667	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	14,826.43
09/28/2020	1173781	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	2,731.15
10/26/2020	1176857	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	1,458.36
11/24/2020	1179916	SPECIALIZED LOAN SERVICING LLC*	AMOUNTS DISBURSED TO CREDITOR	2,507.98
12/21/2020	1182856	SPECIALIZED LOAN SERVICING LLC*	AMOUNTS DISBURSED TO CREDITOR	1,565.90
01/25/2021	1185856	SPECIALIZED LOAN SERVICING LLC*	AMOUNTS DISBURSED TO CREDITOR	2,347.54
02/22/2021	1188973	SPECIALIZED LOAN SERVICING LLC*	AMOUNTS DISBURSED TO CREDITOR	1,956.72
03/26/2021	1192289	SPECIALIZED LOAN SERVICING LLC*	AMOUNTS DISBURSED TO CREDITOR	1,956.72
04/26/2021	1195528	SPECIALIZED LOAN SERVICING LLC*	AMOUNTS DISBURSED TO CREDITOR	1,956.72
06/25/2021	1201823	SPECIALIZED LOAN SERVICING LLC*	AMOUNTS DISBURSED TO CREDITOR	3,800.60
07/26/2021	1205020	SPECIALIZED LOAN SERVICING LLC*	AMOUNTS DISBURSED TO CREDITOR	1,928.51
08/26/2021	1208172	SPECIALIZED LOAN SERVICING LLC*	AMOUNTS DISBURSED TO CREDITOR	1,928.51
09/24/2021	1211282	SPECIALIZED LOAN SERVICING LLC*	AMOUNTS DISBURSED TO CREDITOR	1,928.51
10/25/2021	1214354	SPECIALIZED LOAN SERVICING LLC*	AMOUNTS DISBURSED TO CREDITOR	1,928.51
11/22/2021	1217378	SPECIALIZED LOAN SERVICING LLC*	AMOUNTS DISBURSED TO CREDITOR	1,630.23
12/23/2021	1220465	SPECIALIZED LOAN SERVICING LLC*	AMOUNTS DISBURSED TO CREDITOR	2,226.79
01/26/2022	1223519	SPECIALIZED LOAN SERVICING LLC*	AMOUNTS DISBURSED TO CREDITOR	1,928.51
02/23/2022	1226379	SPECIALIZED LOAN SERVICING LLC*	AMOUNTS DISBURSED TO CREDITOR	1,928.51
03/25/2022	1229371	SPECIALIZED LOAN SERVICING LLC*	AMOUNTS DISBURSED TO CREDITOR	1,951.35
04/26/2022	1232404	SPECIALIZED LOAN SERVICING LLC*	AMOUNTS DISBURSED TO CREDITOR	1,951.35
05/25/2022	1235450	SPECIALIZED LOAN SERVICING LLC*	AMOUNTS DISBURSED TO CREDITOR	1,951.35
06/27/2022	1238468	SPECIALIZED LOAN SERVICING LLC*	AMOUNTS DISBURSED TO CREDITOR	1,951.35
07/26/2022	1241404	SPECIALIZED LOAN SERVICING LLC*	AMOUNTS DISBURSED TO CREDITOR	1,951.35
08/24/2022	1243210	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,951.35
09/27/2022	1246063	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,951.35
10/25/2022	1248905	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,951.35
11/23/2022	1251684	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,951.35
12/22/2022	1254464	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,793.18
01/26/2023	1257192	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,793.18
02/23/2023	1259842	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,793.18
03/28/2023	1262585	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,793.18
04/25/2023	1265410	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,793.18
05/25/2023	1268248	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,793.18
06/26/2023	1271153	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,793.18
07/25/2023	1273952	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,793.18
08/25/2023	1276714	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,793.18
09/22/2023	1276714	FEDERAL HOME LOAN MORTGAGE CORP	CANCELLED CHECK TO CREDITOR/CONT	-1,793.18
09/22/2023	1278347	FEDERAL HOME LOAN MORTGAGE CORP	PREWRITTEN CHECK TO CREDITOR/CON	1,793.18
09/26/2023	1279478	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,793.18
10/25/2023	1282190	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,771.17
11/27/2023	1284878	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,771.17
12/21/2023	1287485	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,771.17
01/26/2024	1290133	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,771.17
02/26/2024	1292815	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,771.17
03/26/2024	1295461	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,771.17
04/25/2024	1298104	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,771.17
05/29/2024	1300819	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,771.17
06/25/2024	1303394	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,771.17
07/25/2024	1305952	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,771.17
08/26/2024	1308568	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,771.17
09/25/2024	1311128	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,771.17
10/25/2024	1313681	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	2,286.57
11/25/2024	1316260	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,942.97
12/23/2024	1318664	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,942.97
01/28/2025	1321130	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	<u>3,885.94</u>
				117,342.64

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

DAVID FAKO  
KELLEY FAKO  
12 HARMONY DRIVE  
INDIANA, PA 15701

LAWRENCE W WILLIS ESQ  
WILLIS & ASSOCIATES  
201 PENN CENTER BLVD STE 310  
PITTSBURGH, PA 15235

FEDERAL HOME LOAN MORTGAGE CORP - TRUSTEE - ET AL  
C/O SELECT PORTFOLIO SERVICING INC\*  
PO BOX 65450  
SALT LAKE CITY, UT 84165

SELECT PORTFOLIO SERVICING\*\*  
BANKRUPTCY NOTICES\*\*  
POB 65250  
SALT LAKE CITY, UT 84165

ROBERTSON ANSCHUTZ SCHNEID CRANE & PARTNERS PLLC  
130 CLINTON RD #202  
FAIRFIELD, NJ 07004

2/27/25

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee